

EXHIBIT A

Commonwealth of Massachusetts

SUFFOLK, ss.



Delivered this 20 day of July, 2009
JACK F. ABERCROMBIE, Constable
Precinct #1, Haverhill County
By Chandra Joseph-Lacet DEPUTY

SUPERIOR COURT DEPARTMENT
OF THE TRIAL COURT
CIVIL ACTION

No. 09-2022

RECEIVED

JUL 21 2009

Litton Loan Servicing L.
Legal Department

Countrywide Homeloans, Litton Loan Servicing, et
Bank of America, Defendant(s)

SUMMONS

To the above-named Defendant: Litton Loan Servicing

You are hereby summoned and required to serve upon Jovan J. Lacet of the Law Offices of Jovan J. Lacet plaintiff's attorney, whose address is 30 Cedar Street, Mattapan, MA 02126, an answer to the complaint which is herewith served upon you, within 20 days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the complaint. You are also required to file your answer to the complaint in the office of the Clerk of this court at Boston either before service upon plaintiff's attorney or within a reasonable time thereafter.

Unless otherwise provided by Rule 13(a), your answer must state as a counterclaim any claim which you may have against the plaintiff which arises out of the transaction or occurrence that is the subject matter of the plaintiff's claim or you will thereafter be barred from making such claim in any other action.

Witness, Barbara J. Rouse, Esquire, at Boston, the 15th day of July, in the year of our Lord two thousand nine.

Michael Joseph Donovan

Clerk/Magistrate

NOTES.

1. This summons is issued pursuant to Rule 4 of the Massachusetts Rules of Civil Procedure.
2. When more than one defendant is involved, the names of all defendants should appear in the caption. If a separate summons is used for each defendant, each should be addressed to the particular defendant.
3. TO PLAINTIFF'S ATTORNEY: PLEASE CIRCLE TYPE OF ACTION INVOLVED
(1) TORT — (2) MOTOR VEHICLE TORT — (3) CONTRACT — (4) EQUITABLE RELIEF — (5) OTHER

~~Commonwealth of Massachusetts~~

**County of Suffolk
The Superior Court**

**CIVIL DOCKET # SUCV2009-02022-B
Courtroom CtRm 306, 3 Pemberton Square, Boston**

**RE: Lacet v Countrywide Home Loans et al
TO:**

Jovan J Lacet, Esquire
76 Blue Hills Pkwy
Milton, MA 02186

SCHEDULING ORDER FOR F TRACK

You are hereby notified that this case is on the track referenced above as per Superior Court Standing Order 1-88. The order requires that the various stages of litigation described below must be completed not later than the deadlines indicated, and case shall be resolved and judgment shall issue **03/05/2011**.

STAGES OF LITIGATION

DEADLINES

	SERVED BY	FILED BY	HEARD BY
Service of process made and return filed with the Court	08/12/2009	08/12/2009	
Response to the complaint filed (also see MRCP 12)		09/11/2009	
All motions under MRCP 12, 19, and 20	09/11/2009	10/11/2009	11/10/2009
All motions under MRCP 15	09/11/2009	10/11/2009	11/10/2009
All discovery requests and depositions served and non-expert depositions completed	03/10/2010		
All motions under MRCP 56	04/09/2010	05/09/2010	
Final pre-trial conference held and/or firm trial date set			09/06/2010
Case shall be resolved and judgment shall issue by 03/05/2011			03/05/2011

The final pre-trial deadline is not the scheduled date of the conference.

You will be notified of that date at a later time.

Counsel for plaintiff must serve this tracking order on defendant before the deadline for filing return of service.

Dated: 05/21/2009

Michael Joseph Donovan
Clerk of the Court

Telephone: 617-788-8141

CIVIL ACTION COVER SHEET		TRIAL COURT OF MASSACHUSETTS SUPERIOR COURT DEPARTMENT COUNTY: <u>SUFFOLK</u>	DOCKET # <u>08-2022-B</u>
TYPE PLAINTIFF(S) NAME <u>Chandra Joseph-Lacet</u>		TYPE DEFENDANT(S) NAME <u>Countrywide Home Loans, Litton Loan Servicing Bank of America</u>	

Type Plaintiff's Attorney name, Address, City/State/Zip
Phone Number and BBO#

Type Defendant's Attorney Name, Address, City/State/Zip
Phone **RECEIVED**

Jovan J. Lacet, Esq. BBO# 635964
Law Offices of Jovan J. Lacet
30 Cedar Street
Mattapan, MA 02126 617-698-9960

MAY 14 2009

SUPERIOR COURT - CIVIL
MICHAEL JOSEPH DONOVAN
CLERK / MAGISTRATE

CODE NO.	TYPE OF ACTION (specify)	TRACK	IS THIS A JURY CASE?
<u>A99: Breach of Contract</u>		<u>F</u>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

The following is a full, itemized and detailed statement of the facts on which plaintiff relies to determine money damages. For this form, disregard double or treble damage claims; indicate single damages only.

TORT CLAIMS (Attach additional sheets as necessary)	
A. Documented medical expenses to date:	
1. Total hospital expenses	\$ _____
2. Total doctor expenses	\$ _____
3. Total chiropractic expenses	\$ _____
4. Total physical therapy expenses	\$ _____
5. Total other expenses (describe)	\$ _____
	Subtotal, \$ _____
B. Documented lost wages and compensation to date	\$ _____
C. Documented property damages to date	\$ _____
D. Reasonably anticipated future medical expenses	\$ _____
E. Reasonably anticipated lost wages and compensation to date	\$ _____
F. Other documented items of damages (describe)	\$ _____
G. Brief description of plaintiff's injury, including nature and extent of injury (describe)	
	Total \$ _____

CONTRACT CLAIMS (Attach additional sheets as necessary)	
Provide a detailed description of claim(s): <u>Defendant violates Massachusetts and Federal predatory lending laws by contracting with and providing Plaintiff two mortgage loans for two separate properties with high interest rates and other fraudulent and bad faith factors.</u>	
	<u>Three Million Dollars</u> TOTAL \$ <u>3,000,000.00</u>
PLEASE IDENTIFY, BY CASE NUMBER, NAME AND COUNTY, ANY RELATED ACTION PENDING IN THE SUPERIOR COURT DEPARTMENT	

"I hereby certify that I have complied with the requirements of Rule 5 of the Supreme Judicial Court Uniform Rules on Dispute Resolution (SJC Rule 1:18) requiring that I provide my clients with information about court-connected dispute resolution services and discuss with them the advantages and disadvantages of the various methods."

Signature of Attorney of Record Jovan J. Lacet Date: 5/14/2009
A.O.S.C. 3-2007

COMMONWEALTH OF MASSACHUSETTS

SUFFOLK, ss.

SUPERIOR COURT
CIVIL ACTION NO.:

09-2022-B

CHANDRA JOSEPH-LACET
Plaintiff

vs.

COUNTRYWIDE HOME LOANS,
LITTON LOAN SERVICING, &
BANK OF AMERICA
Defendants

RECEIVED

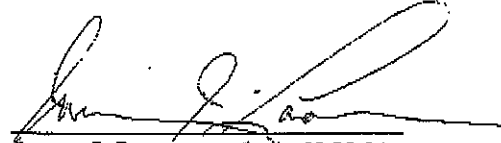
MAY 14 2009

SUPERIOR COURT - CIVIL
MICHAEL JOSEPH DONOVAN
CLERK / MAGISTRATE

COUNSEL'S NOTICE OF REPRESENTATION AND APPEARANCE

Please note Jovan J. Lacet, Esquire from the below address as attorney of record for plaintiff,
Chandra Joseph-Lacet.

Respectfully submitted,



Jovan J. Lacet, BBO #: 635964
Law Offices of Jovan J. Lacet
30 Cedar Street
Mattapan, MA 02126
(617) 698-9900 Telephone
(617) 698-9901 Facsimile

May 14, 2009

COMMONWEALTH OF MASSACHUSETTS

SUFFOLK, ss.

SUPERIOR COURT
CIVIL ACTION NO.:CHANDRA JOSEPH-LACET
Plaintiff

vs.

COUNTRYWIDE HOME LOANS,
LITTON LOAN SERVICING, &
BANK OF AMERICA
Defendants

09-2022 - B

COMPLAINT

RECEIVED

MAY 14 2009

SUPERIOR COURT - CIVIL
MICHAEL JOSEPH DONOVAN
CLERK / MAGISTRATE

PARTIES

1. The plaintiff, Chandra Joseph-Lacet, is an individual residing at 30 Cedar Street, Mattapan district of Boston, Suffolk County, Massachusetts 02126.
2. The defendant, Countrywide Home Loans, conducts mortgage loan business in the Commonwealth of Massachusetts. Defendant has a usual place of business at 6400 Legacy Drive, PTX-320, Plano, TX 75024.
3. The defendant, Litton Loan Servicing, conducts mortgage loan business in the Commonwealth of Massachusetts. Defendant has a usual place of business at 4828 Loop Central Drive, Houston, TX 77081.
4. The defendant, Bank of America, conducts mortgage loan business in the Commonwealth of Massachusetts. Defendant has a usual place of business at 100 Federal Street, Boston, MA 02110.

COUNT I

Breach of Contract

5. On or about June 2003, plaintiff contacted defendant/Countrywide Home Loans for a mortgage loan to purchase a home at 76 Blue Hills Parkway, Milton, MA 02186.
6. Defendant/Countrywide Home Loans persuaded plaintiff to refinance her then current mortgage on her 30 Cedar Street, Mattapan, MA home on or about June or July 2003 for \$267,400.00.

7. Defendant/Countrywide Home Loans provided plaintiff a mortgage on the 76 Blue Hills Parkway, Milton, MA home on or about August 2003 for 360,000.00.
8. Plaintiff attempted to obtain a traditional mortgage loan at the better interest rate of or about four percent interest rate for both mortgage loans obtained by defendant/Countrywide Home Loans.
9. Defendant/Countrywide Home Loans deceived plaintiff and informed plaintiff that plaintiff did not qualify for a traditional loan with Countrywide Home Loans regular mortgage department due to plaintiff's credit scores and instead plaintiff would have to obtain the mortgage loan through Countywide Spectrum at a higher interest rate, point cost and closing cost.
10. Defendant/Countrywide Home Loans deceived plaintiff and provided plaintiff two predatory mortgage loans with higher interest rates and other payments.
11. After plaintiff obtained the two mortgage loans from defendant/Countrywide Home Loans, defendant/Countrywide Home Loans managed plaintiff's mortgage loans under bad faith, unfair, deceptive and predatory practices. Among other things, defendant/Countrywide Home Loans charged and collected extra escrow funds from plaintiff without plaintiff's permission. Defendant/Countrywide Home Loans continued to pay for plaintiff's home insurance policies after plaintiff informed defendant/Countrywide Home Loans that plaintiff would herself maintain and pay the home insurance policies.
12. On or about August 1, 2008, defendant/Countrywide Home Loans assigned the 76 Blue Hills Parkway, Milton, MA 02186 mortgage loan to defendant/Litton Loan Servicing.
13. Defendant/Litton Loan Servicing accepted the assignment of the 76 Blue Hills Parkway mortgage loan from defendant/Countrywide Home Loans although defendant/Litton Loan Servicing knew or should have known that said mortgage loan was a predatory mortgage loan that violated plaintiff's consumer rights and Massachusetts and federal laws.
14. Defendant/Litton Loan Servicing accepted the assignment of said mortgage loan because defendant/Litton Loan Servicing knew or should have known that the mortgage loan was a distressed mortgage loan and defendant/Litton Loan Servicing was only concerned about making money as a result of the distressed mortgage loan.
15. Defendant/Litton Loan Servicing was not concerned about any monetary losses or other damages that plaintiff had or would suffer due to the distressed and predatory conditions of the mortgage loan.

16. Within the past twenty-four months to date, defendants constantly called plaintiff in an attempt to collect monthly payments toward the predatory mortgage loans although plaintiff, by her attorney, informed defendants by phone and in writing not to call plaintiff regarding the collection of payments toward either mortgage loans.
17. Defendant/Bank of America purchased defendant/Countrywide Home Loans and therefore was assigned and/or became the owners of defendant/Countrywide Home Loans mortgages for at least one year to two years during defendant/Countrywide Home Loans' above actions against plaintiff.
18. Defendant/Bank of America purchased defendant/Countrywide Home Loans although it knew or should have known that defendant/Countrywide Home Loans was in the business of conducting predatory lending.
19. Defendant/Bank of America has not stopped defendant/Countrywide Home Loans' predatory lending practices. If anything, defendant/Bank of America, who now manages many, if not all, of defendant/Countrywide Home Loans' mortgages, continues to conduct many of defendant/Countrywide Home Loans' predatory lending practices against plaintiff.
20. Plaintiff has suffered severe financial losses as a result of defendants' above actions.

WHEREFORE, the plaintiff demands judgment against the defendants on Count I, plus interest and costs of this action.

COUNT II

BAD FAITH, UNFAIR AND DECEPTIVE ACTS IN VIOLATION OF M.G.L. c. 93A

21. Plaintiff repeats, realleges, and incorporates by reference as set forth hereto in their entirety Paragraphs 1 through 20 of this Complaint.
22. As a result of the facts stated in the aforementioned paragraphs, plaintiff, by her attorney, contacted defendant/Countrywide Home Loans on numerous occasions between August 20, 2006 and August 2008 in an attempt to rectify certain aspects of the predatory mortgage loans. Defendant/Countrywide Home Loans, by its agents, refused to acknowledge and rectify its predatory practices.
23. As a result of the facts stated in the aforementioned paragraphs, on or about August 18, 2008, by certified mail return receipt, plaintiff's attorney, Jovan J. Lacet, sent to defendant/Countrywide Home Loans a written demand for relief pursuant to Massachusetts General Laws Chapters 93A, identifying the claimant/plaintiff and reasonably describing the bad faith, unfair, deceptive and predatory acts and practices of defendant/Countrywide Home Loans and the damages suffered by plaintiff as a result. *See Exhibit A, Attorney Lacet's*

August 18, 2008 letter of representation to defendant/Countrywide Home Loans.

24. On or about September 2, 2008, defendant/Countrywide Home Loans replied to plaintiff's attorney's August 18, 2008 letter and reaffirmed defendant's decision that defendant/Countrywide Home Loans did not participate in any predatory acts and practices. *See Exhibit B, Defendant/Countrywide Home Loans' September 2, 2008 letter to plaintiff's attorney, Jovan J. Lacet.*
25. Defendants, to date, have not stopped defendants' bad faith, unfair, deceptive and predatory practices in the handling of plaintiff's mortgage loans.
26. The acts and practices of defendants, by their agents, described in the above paragraphs, constitute bad faith, unfair and deceptive acts and practices pursuant to Massachusetts General Laws Chapter 93A.
27. The actions of defendants, by their agents, described in the above paragraphs were performed willfully and knowingly.
28. As a direct and proximate result of the bad faith, unfair, deceptive and predatory acts and practices of the defendants, plaintiff incurred monetary damages and suffered emotional injuries.

WHEREFORE, the plaintiff demands judgment against defendants on Count II, plus interest and costs of this action. In addition, plaintiff respectfully requests that this Honorable Court imposes triple damages against defendants.

**COUNT III
VIOLATION OF M.G.L. c. 271, sec. 49 AND OTHER MASSACHUSETTS AND FEDERAL
PREDATORY LENDING LAWS**

29. Plaintiff repeats, realleges, and incorporates by reference as set forth hereto in their entirety Paragraphs 1 through 28 of this Complaint.
30. Defendants knowingly and fraudulently violated Massachusetts and federal predatory laws that clearly prohibit the mortgage loans conditions that defendants imposed upon plaintiff.

WHEREFORE, the plaintiff demands judgment against defendants on Count III, plus interest and costs of this action. In addition, to promote justice and equity, the plaintiff demands judgment in the amount of Three Million Dollars (\$3,000,000.00) against the defendants on Count III, plus interest and costs of this action. In addition, plaintiff respectfully requests that this Honorable Court imposes triple damages against defendants.

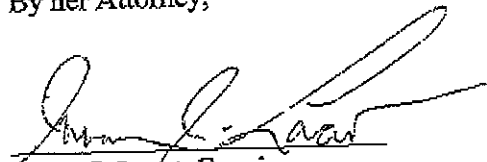
**COUNT IV
INFLICTION OF EMOTIONAL AND MENTAL DISTRESS**

31. Plaintiff repeats, realleges, and incorporates by reference as set forth hereto in their entirety Paragraphs 1 through 30 of this Complaint.
32. As a result of the bad faith, unfair, deceptive and predatory acts and practices of defendants, plaintiff suffered and continues to suffer from emotional and mental distress.

WHEREFORE, the plaintiff demands judgment against the defendants on Count IV, plus interest and costs of this action.

PLAINTIFF DEMANDS A TRIAL BY JURY ON ALL COUNTS AND ISSUES OF THIS COMPLAINT.

Chandra Joseph-Lacet,
By her Attorney,



Jovan J. Lacet, Esquire
Law Offices of Jovan J. Lacet
30 Cedar Street
Mattapan, MA 02126
(617) 698-9900 Telephone
(617) 698-9901 Facsimile
BBO #: 635964

Dated: May 14, 2009

EXHIBIT A

Law Offices of Jovan J. Lacet

76 Blue Hills Parkway
Milton, MA 02186

JOVAN J. LACET
Attorney at Law

Tel. (617) 698-9900
Fax. (617) 698-9901

August 18, 2008

Two (2) Pages By Facsimiles 805-520-5019, 800-658-0395, 972-608-6460, First Class Mail & Certified Mail Return Receipt, 70062760000457533542

Countrywide Home Loans, Inc.
SV-314B
P.O. Box 5170
Simi Valley, CA 93062-5170

Re: Loans No.: 30784188 – 30 Cedar Street, Boston, MA 02126
33977226 – 76 Blue Hills Parkway, Milton, MA 02186

Dear Sir/Madame:

Please be advised I represent the legal interest of Chandra Joseph-Lacet, my wife, and myself relative to the above captioned matter. Please consider this letter a written demand for relief pursuant to Massachusetts General Law, chapter 93A and other applicable Massachusetts and federal laws.

On or about July 2003, Ms. Chandra Joseph-Lacet and I contacted Countrywide Home Loans, Inc. for a mortgage loan to purchase the 76 Blue Hills Parkway, Milton, MA property. Based on our discussions with the Countrywide agents, on July 12, 2003, we refinanced the \$242,000.00 mortgage on our 30 Cedar Street, Boston, MA home with Countrywide and borrowed approximately an extra \$27,000.00 from the equity of the 30 Cedar Street, Boston home to use as down payment for the purchase of the 76 Blue Hills Parkway, Milton, MA home. On or about August 19, 2003, we conducted a purchase closing of the 76 Blue Hills Parkway, Milton home with a ninety percent finance mortgage of approximately \$360,000.00 from Countrywide.

During the refinancing of the 30 Cedar Street mortgage and purchasing of the 76 Blue Hills Parkway, Countrywide Home Loans informed Chandra and I that due to Chandra's credit score we would have to obtain the refinance and purchasing mortgages from their affiliated company, Countrywide Spectrum, at a higher interest rate and closing cost. As novice homeowners, we fell victim to Countrywide Home Loans' practices and agreed to the conditions that we now learn are predatory lending practices. Interest rates were as low as four percent at the time of our obtaining the Countrywide refinance and purchase mortgages. However, Countrywide informed us that the best interest rate we could obtain was 5.5 for the refinance mortgage and 6.0 for the purchasing mortgage and we had to obtain fifteen year mortgages for each mortgage in order to obtain said rates.

During the past five years, we have depleted all our lives savings, which also entails our 401k and retirement funds, in our attempt to pay the high monthly mortgages every month. We have incurred and paid thousands of dollars in late payment penalties and other related penalties since it has been very difficult to pay the then approximately \$2,500.00 and \$3,500.00 mortgages. The monthly mortgage payments are now approximately \$2,700.00 and \$3,700.00.

To minimize some of the financial burdens that Countrywide Home Loans have imposed on Chandra and I, we attempted to refinance the mortgages with Countrywide Home Loans and other finance companies. However, since Chandra's credit is damaged due to the number of late payments that were and are made on the mortgages in question, we were unable to refinance the mortgages. Chandra and I specifically and repeatedly explained our financial hardship situation to Countrywide. However, the conditions and solutions that Countrywide Home Loans presented are not realistic conditions and/or solutions that can be achieved by Chandra and I due to our financial hardship. Countrywide Home Loans has refused to refinance our mortgages. However, Countrywide is willing to take the balance of our mortgages payments in arrears and add the total to the principal balances and create higher monthly payments for the duration of the mortgages.

Please note that Countrywide Home Loans' actions in the above mortgages thus far have been conducted in bad faith and constitute predatory lending practices. In addition, it was a deceptive act of Countrywide Home Loans, by its agents, to deceive Chandra and I from as much money as possible in the shortest time as possible. Countrywide Home Loans did not have any interest and does not have any interest in correcting the financial predicaments that Chandra and I are now facing with the possible foreclosures of our properties. Please note that Countrywide Home Loans actions in the above captioned mortgages are clear violations of Massachusetts consumer protection laws and Massachusetts and Federal predatory lending laws.


I hereby demand that Countrywide Home Loans, Inc. immediately rectify their above predatory lending actions and refinance both the 30 Cedar Street, Boston, MA and 76 Blue Hills Parkway, Milton, MA mortgages at a very low interest rate for lower principle amounts than what is presently owed.

Under G.L. c. 93A, Countrywide Home Loans, Inc. has thirty (30) days from the date of delivery or mailing of this written demand for relief to make a written tender of a fair and equitable settlement offer. If such an offer is not made, Countrywide Home Loans may be held liable in court for up to three times the actual damages plus attorney's fees and costs.

If this case is not completely resolved within sixty days (60) days of August 18, 2008, my office will file suit against Countrywide Home Loans, Inc. on behalf of Chandra Joseph-Lacet and myself for damages exceeding two million dollars at Suffolk Superior Court, Boston, MA.

Thank you for your immediate attention to the above matter. I await your written response.

Sincerely,



Jovan J. Lacet

cc: Chandra Joseph-Lacet, File

EXHIBIT B

Prepared by: S. MALONEY

UNIFORM RESIDENTIAL LOAN APPLICATION

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Mortgage Applied for: <input type="checkbox"/> V.A. <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other:		Agency Case Number	Lender Case Number
Amount	Interest Rate	No. of Months	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):
\$267,400.00	5.500 %	180	<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): NonConf Fixed 15

Subject Property Address (street, city, state, ZIP)		No. of Units
30 CEDAR ST, MATTAPAN, MA 02126		2
Legal Description of Subject Property (attach description if necessary)		Year Built
SEE LEGAL DESCRIPTION		1974

Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment				
Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)

Complete this line if this is a refinance loan.		Describe improvements made to be made	
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
2002	\$ 241,949.00	\$ 229,855.00	EQUITY LOAN

Title will be held in what Name(s): CHANDRA JOSEPH-LACET	Manner in which title will be held	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
--	------------------------------------	--

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)
SAVINGS/CHECKING

Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
CHANDRA JOSEPH-LACET	

Social Security Number	Home Phone (incl. area code)	Age	Yrs. Sch.	Social Security Number	Home Phone (incl. area code)	Age	Yrs. Sch.
051-66-0318	(617) 699-2334	33	36				

<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages
	0		

Present Address (street, city, state, ZIP): <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent	3. 1 No. Yrs.	Present Address (street, city, state, ZIP): <input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.
30 CEDAR ST			
MATTAPAN, MA 02126			

If residing at present address for less than two years, complete the following:			
Former Address (street, city, state, ZIP): <input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.	Former Address (street, city, state, ZIP): <input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.

Former Address (street, city, state, ZIP): <input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.	Former Address (street, city, state, ZIP): <input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.

Name & Address of Employer: <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer: <input type="checkbox"/> Self Employed	Yrs. on this job
BOSTON PUBLIC SCHOOL	4 YRS 1 MO		

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
TEACHER/SCHOOL	(317) 256-2354		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer: <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer: <input type="checkbox"/> Self Employed	Dates (from - to)

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

Name & Address of Employer: <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer: <input type="checkbox"/> Self Employed	Dates (from - to)

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

Name & Address of Employer: <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer: <input type="checkbox"/> Self Employed	Dates (from - to)

Borrower's Signature: <i>Chandra Joseph-Lacet</i>	Date	Co-Borrower's Signature: <i>X</i>	Date
08/04/09			

VMP MORTGAGE FORM 65-1002 (8/03)		Page 1 of 4	
Application 1 OF 1			

Barcode	Barcode
23881	030784188 * A * J1A00 *

LOAN #: 30784188

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 0.00	\$ 0.00	\$ 0.00	Rent	\$ 0.00	
Overtime	0.00	0.00	0.00	Prior Mortgage (P&I)	1,698.45	2184.88
Bonuses	0.00	0.00	0.00	Other Financing (P&I)	0.00	0.00
Commissions	0.00	0.00	0.00	Hazard Insurance	82.17	82.17
Dividends/Interest	0.00	0.00	0.00	Real Estate Taxes	142.98	142.98
Net Rental Income	0.00	0.00	0.00	Mortgage Insurance	0.00	0.00
Other (before completing, see the notice in "describe other income" below)	0.00	0.00	0.00	Homeowner Assn. Dues	0.00	0.00
	0.00	0.00	0.00	Other	0.00	0.00
Total	\$ 0.00	\$ 0.00	\$ 0.00	Total	\$ 1923.60	\$ 2410.03

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

Monthly Amount

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☐ Jointly ☒ Not Jointly

ASSETS	CASH OR MARKET VALUE	LIABILITIES AND PLEDGED ASSETS. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	MTNLY. PMT. & MOS. LEFT TO PAY	UNPAID BALANCE
Description		Name and address of Company		
Cash deposit toward purchase held by:	\$			
	\$			
LIST CHECKING AND SAVINGS ACCOUNTS BELOW		TOTAL MORTGAGE OBLIGATIONS FROM THE SCHEDULE OF REAL ESTATE OWNED		229402.17
Name and address of Bank, S&L, or Credit Union			1698.45 PER MONTH	
CITIZENS		Acct. no. TAXES/INS/MAINT/ETC.	225.15	
CHECKING		Name and address of Company		
Acct. no.	\$ 100.00	SALLIE MAE	131 PMTS. @ 417.00 PER MONTH	54702.00
Name and address of Bank, S&L, or Credit Union		Acct. no. 51660318101F		
CITIZENS		Name and address of Company		
CHECKING		CITI	48 PMTS. @ 134.00 PER MONTH	6458.00
Acct. no.	\$ 4100.00	Acct. no. 542418037078		
Name and address of Bank, S&L, or Credit Union		Name and address of Company		
401K		MBNA AMERICA BANK NA	60 PMTS. @ 103.00 PER MONTH	6280.00
Acct. no.	\$ 67000.00	Acct. no. 549089		
Name and address of Bank, S&L, or Credit Union		Name and address of Company		
Acct. no.	\$	SALLIE MAE	87 PMTS. @ 52.00 PER MONTH	5455.00
Stocks & Bonds (Company name/number & description)	\$	Acct. no. 51660318103F		
		Name and address of Company		
Life Insurance net cash value	\$	CAPITAL ONE BANK	33 PMTS. @ 144.00 PER MONTH	4818.00
Face amount \$		Acct. no. 529149223893		
SUBTOTAL LIQUID ASSETS	\$ 71200.00	Name and address of Company		
Real estate owned (enter market Value from schedule of real estate owned)	\$ 382000.00	SEE ATTACHED		
Vested interest in retirement fund	\$	Acct. no.		
Net worth of business(es) owned (attach financial statement)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:		
Automobiles owned (make and year)	\$	Job Related Expense (child care, union dues, etc.)		
		TOTAL MONTHLY PAYMENTS	\$ 3043.60	
Other Assets (Itemize)	\$			
		Total Liabilities b.		322080.17

Borrower's Signature: *Harold Joseph Kacer* Date: *7/22/09*Co-Borrower's Signature: *X* Date: *7/22/09*Application 1 OF 1
Page 2 of 4Fredda Mae Form 85 10/82
Fredda Mae Form 1003 10/82

Application 1 OF 1
Page 3 of 4

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:

CHANDRA JOSEPH-LACET

Co-Borrower:

Agency Case Number:

Lender Case Number:

30784188

Investment	Account #	Payment	Balance
SALLIE MAE, . . .	515603181057	47	3775
SALLIE MAE, . . .	516603181047	37	3400
MEDIA AMERICA BANK NA, . . .	522900	53	2432
BEARS, . . .	512107181615	10	1846
SALLIE MAE, . . .	516603181057	4	456
STANT USA BANK N A, . . .	546607202672	10	246
AMEX, . . .	-045667509017206	10	17
FRANK/CIRCUIT CITY, . . .	12000745467u	22	2252

* - Excluded From Ratios

Under Massachusetts statute Mass GEN L ch 184, Section 17B, you, the Borrower are entitled to know the following:

1. The responsibility of the attorney for the Lender is to protect the interest of the Lender.
2. You, the Borrower, may at your own expense, engage an attorney of your own selection to represent your interest in this transaction.

The approximate expiration date of the Note is 09/01/2018. The interest rate is 5.500%

Please be aware that as of the expiration date of the Note, we the Lender may demand payment of said Note, may rewrite the Note by agreement at greater or lesser rate of interest, or may, by agreement, allow payments to be made on said note at the same, or a lesser or a greater rate of interest.

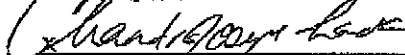
I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

Date

Co-Borrower's Signature:

Date



7/12/09 X

Application 1 OF 1
Page 4 of 4

-21 (02/01/08) CHL (08/03)

Freddie Mac Form 65 10/02
Fannie Mae Form 1005 10/02



LOAN APPLICATION DISCLOSURE ACKNOWLEDGEMENTS

Loan No.: 30784jff Branch Address: _____
 Borrower: Chandra Joseph-Lacet _____
 Property: 30 Cedar St, Mattapan, MA _____

Application Disclosure Handbook 08/26
 I/We acknowledge receipt of the Application Disclosure Handbook and further acknowledge the following:

Affiliated Business Arrangement Disclosure Statement

I/We have read the Affiliated Business Arrangement Disclosure Statement. I/We understand that the Lender is referring me/us to purchase settlement services from providers with which it is affiliated and may receive a financial or other benefit as a result of this referral.

Servicing Transfer Disclosure

I/We acknowledge receipt of the Servicing Transfer Disclosure and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgement is a required part of the mortgage loan application.

Hazard Insurance Requirements

I/We acknowledge receipt of the Hazard Insurance Requirements and understand that I/we may obtain property insurance from an insurance company that meets the Lender's requirements.

Mortgage Insurance Requirements

If I applied for a loan that requires mortgage insurance, I/we acknowledge receipt of the Mortgage Insurance Requirements and understand that I/we have options on the type of mortgage insurance (MI) available to me/us if the loan for which I/we apply requires it. I/We understand that MI is not available for all types of loans. I/We select the following MI option (please check one):

- ☐ Monthly Tax Advantage Mortgage Insurance ("TAMI")
☐ One-Time Tax Advantage Mortgage Insurance
☐ Traditional Borrower-Paid Mortgage Insurance ("BPMI")

Notice to Applicant Regarding Title Company and Closing Agent

I/We acknowledge receipt of the Title Company and Closing Agent Notice and select the following option (please check one):

- ☒ Agree to allow Countrywide to order title.
☐ Choose to select the following closing agent:

Name _____

Address _____ City _____ State _____ Zip _____

Title Company _____

Notice to IRS Disclosure

I/We acknowledge receipt of the Notice IRS Disclosure and understand the information explained in the piece. I/We certify that the tax returns submitted to Countrywide are exact duplicates of those submitted to the IRS. I/We give my/our express consent to Countrywide to communicate with the IRS concerning any discrepancies and to give the IRS copies of the tax returns which I/we submitted to Countrywide.

Consumer Handbook on Adjustable Rate Mortgages

If I applied for an Adjustable Rate Mortgage, I/we acknowledge receipt of a copy of the booklet titled "Consumer Handbook on Adjustable Rate Mortgages" in my application package.

HUD Booklet

☐ If checked, I/we have received a copy of the booklet titled "Buying Your Home: Settlement Costs and Helpful Information" in my application package.

Home Equity Loans

If I applied for a Home Equity Line of Credit, I/we have received a copy of the brochure titled, "When Your Home is on the Line: What You Should Know About Home Equity Lines of Credit" in my application package.

Please Note: All Applicants who are included on the Home Loan application are required to sign below.

Chandra Joseph-Lacet 7/22/09
 Applicant Signature Date

 Applicant Signature Date

 Applicant Signature Date

 Applicant Signature Date

For branch use only: _____

Prepared by: T. ZENETUS

UNIFORM RESIDENTIAL LOAN APPLICATION

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Mortgage Applied for: <input type="checkbox"/> V.A. <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other:		Agency Case Number		Lender Case Number	
				33977226	
Amount	Interest Rate	No. of Months	Amortization Type:	Other (explain):	
\$360,000.00	6.000 %	180	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> ARM (type):	NonConf Fixed 15	
Expanded Crit					
Subject Property Address (street, city, state, zip)					
76 BLUE HILLS PKWY, WILTON, MA 02186					
Legal Description of Subject Property (attach description if necessary)					
SEE LEGAL DESCRIPTION					
Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):					
Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment					
Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount of Improvements	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
Complete this line if this is a refinance loan.					
Year Lot Acquired	Original Cost	Amount of Improvements	Purpose of Refinance	Describe improvements made to be made	
Title will be held in what Name(s) CHANDRA JOSEPH LACET					
Manner in which Title will be held					
Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)					
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)					
SAVINGS/CHECKING					

Borrower's Name (include Jr. or Sr. if applicable)						Co-Borrower's Name (include Jr. or Sr. if applicable)									
CHANDRA JOSEPH LACET															
Social Security Number		Home Phone (incl. area code)		Age		Yrs. on job		Social Security Number		Home Phone (incl. area code)		Age		Yrs. on job	
051-66-0318		(617) 598-2338		33		16									
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no. ages									
<input type="checkbox"/> Separated		0		<input type="checkbox"/> Separated		0									
Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent						Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent									
30 CEDAR ST															
MATTAPAN, MA 02126															
If residing at present address for less than two years, complete the following:															
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent						Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent									
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent						Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent									

Name & Address of Employer <input type="checkbox"/> Self Employed				Yrs. on this job				Name & Address of Employer <input type="checkbox"/> Self Employed				Yrs. on this job			
BOSTON PUBLIC SCHOOLS				4 YRS 1 MO								Yrs. employed in this line of work/profession			
				7											
Position/Title/Type of Business				Business Phone (incl. area code)				Position/Title/Type of Business				Business Phone (incl. area code)			
TEACHER/SCHOOL				() -											
If employed in current position for less than two years or if currently employed in more than one position, complete the following:															
Name & Address of Employer <input type="checkbox"/> Self Employed				Dates (from - to)				Name & Address of Employer <input type="checkbox"/> Self Employed				Dates (from - to)			
				Monthly Income								Monthly Income			
Position/Title/Type of Business				Business Phone (incl. area code)				Position/Title/Type of Business				Business Phone (incl. area code)			
Name & Address of Employer <input type="checkbox"/> Self Employed				Dates (from - to)				Name & Address of Employer <input type="checkbox"/> Self Employed				Dates (from - to)			
				Monthly Income								Monthly Income			
Position/Title/Type of Business				Business Phone (incl. area code)				Position/Title/Type of Business				Business Phone (incl. area code)			
Borrower's Signature: <i>Chandra Joseph Lacet</i>				Date				Co-Borrower's Signature:				Date			

-21 (02/01/05) CHL (03/03)

VMP MORTGAGE FORMS - (400) 321-7851

Application 1 OF 1

Freddie Mac Form 68 10/98
Fannie Mae Form 1003 10/98

Page 1 of 4



LOAN #: 93577226

Current Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 0.00	\$ 0.00	\$ 0.00	Rent	\$ 0.00	
Overtime	0.00	0.00	0.00	First Mortgage (P&I)	0.00	3037.88
Bonuses	0.00	0.00	0.00	Other Financing (P&I)	0.00	0.00
Commissions	0.00	0.00	0.00	Hazard Insurance	0.00	41.67
Dividend/Interest	0.00	0.00	0.00	Real Estate Taxes	0.00	250.00
Net Rental Income	0.00	0.00	0.00	Mortgage Insurance	0.00	129.00
Other (before completing, see the notice to "describe other income," below)	0.00	0.00	0.00	Homeowner Assn. Dues	0.00	0.00
	0.00	0.00	0.00	Other	0.00	0.00
Total	\$ 0.00	\$ 0.00	\$ 0.00	Total	\$ 0.00	\$ 3458.55

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notes: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

Monthly Amount

	\$

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☐ Jointly ☒ Not Jointly

ASSETS	CASH OR MARKET VALUE	LIABILITIES AND PLEDGED ASSETS. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary, indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	STATED, PNT. & NOS. LEFT TO PAY	UNPAID BALANCE
LIABILITIES				
Description		Name and address of Company	\$ Pmt./Mos.	\$
Cash deposit toward purchase held by:				
(PROCEEDS FROM REFI)	\$ [30500.00]			
LIST CHECKING AND SAVINGS ACCOUNTS BELOW		TOTAL MORTGAGE OBLIGATIONS FROM THE SCHEDULE OF REAL ESTATE OWNED		
Name and address of Bank, S&L, or Credit Union			2184.88	267400.00
CITIZENS BANK			PER MONTH	
		Acct. no. TAXES/INS/MAINT/ETC.	225.15	
SAVINGS		Name and address of Company	\$ Pmt./Mos.	\$
Acct. no.	\$ 35000.00	SILMA LSCF	131 PMTS. @ 417.00	54861.00
Name and address of Bank, S&L, or Credit Union			PER MONTH	
TREMONT CREDIT UNION				
		Acct. no. 51660318101F		
SAVINGS		Name and address of Company	\$ Pmt./Mos.	\$
Acct. no. 0000563241	\$ 225.63	SALLIE MAE	131 PMTS. @ 417.00	54702.00
Name and address of Bank, S&L, or Credit Union			PER MONTH	
TREMONT CREDIT UNION				
		Acct. no. 51660318101F		
CHECKING		Name and address of Company	\$ Pmt./Mos.	\$
Acct. no. 00000563240	\$ 16.07	FIRST USA BANK N A	50 PMTS. @ 319.00	15950.00
Name and address of Bank, S&L, or Credit Union			PER MONTH	
SEE ATTCHD.				
		Acct. no. 546647202612		
Acct. no.	\$	Name and address of Company	\$ Pmt./Mos.	\$
Stocks & Bonds (Company name/number & description)	\$	LSCNB/3RDFTY	814 PMTS. @ 10.00	8141.00
			PER MONTH	
		Acct. no. 516603181032		
Life insurance net cash value	\$	Name and address of Company	\$ Pmt./Mos.	\$
Face amount: \$		CITY	48 PMTS. @ 132.00	6378.00
SUBTOTAL LIQUID ASSETS	\$ 44377.67		PER MONTH	
Real estate owned (enter market value from schedule of real estate owned)	\$ 382000.00			
Vested interest in retirement fund	\$	Acct. no. 542418037078		
Net worth of business(es) owned (attach financial statement)	\$	Name and address of Company	\$ Pmt./Mos.	\$
Automobiles owned (make and year)	\$	SEE ATTACHED		
		Acct. no.		
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job Related Expense (child care, union dues, etc.)	\$	
		TOTAL MONTHLY PAYMENTS	\$ 4351.03	
		TOTAL ASSETS	\$ 426377.67	
		Total Liabilities	\$ -21470.3	\$ 447848.00

Borrower's Signature: *Handwritten Signature* Date: *8/6/09*Co-Borrower's Signature: *Handwritten Signature* Date: *8/6/09*Application 1 OF 1
Page 2 of 4Freddie Mac Form 85 10/02
Fannie Mae Form 1003 10/02

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:

CHANDRA JOSEPH-LACET

Co-Borrower:

Agency Case Number:

Lender Case Number:

33977226

-----Liquid Assets - Financial Institutions-----

Bank Accounts:

Institution Address	Type	Account #	Amount
FURNHAM	401K	B14-1-052-66-0618-	8534.61
CITY OF BOSTON CREDIT UNION	SAVINGS	60148400	601.36

-----Liabilities-----

INSTITUTION	Account #	Payment	Balance
MIRA AMER.	549099	103	6280
LSCF/3RDRTY.	51660318103F	73	5837
SALLIE MAE.	51660318103F	62	5455
LSCF/3RDRTY.	51660318101E	10	4400
LSCF/3RDRTY.	51660318102F	54	4225
SALLIE MAE.	51660318102F	47	3936
LSCF/3RDRTY.	51660318104F	44	3534
SALLIE MAE.	51660318104F	37	3400
SEARS.	517107161613	35	1911
LSCF/3RDRTY.	51660318105F	5	487
SALLIE MAE.	51660318105F	4	456
MIRA AMERICA BANK NA.	532900	15	148
CAPITAL ONE BANK.	529149232892	144	104
MIRA AMERICA BANK NA.	549099	15	41
AMEX.	-045647503017306	10	32

* - Excluded From Ratios

Under Massachusetts statute Mass GEN L ch 184, Section 17B, you, the Borrower are entitled to know the following:

1. The responsibility of the attorney for the Lender is to protect the interest of the Lender.
2. You, the Borrower, may at your own expense, engage an attorney of your own selection to represent your interest in this transaction.

The approximate expiration date of the Note is 10/01/2018. The interest rate is 8.000%

Please be aware that as of the expiration date of the Note, we the Lender may demand payment of said Note, may rewrite the Note by agreement at greater or lesser rate of interest, or may, by agreement, allow payments to be made on said note at the same, or a lesser or a greater rate of interest.

I/we fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

Date

Co-Borrower's Signature:

Date

Chandra Joseph-Lacet 8/19/03

X

Application 1 OF 1

Page 4 of 4

Freddie Mac Form 55 10/02
Fannie Mae Form 1002 10/02

21 (02/01/05) CHL (03/03)

Prepared by: T. ZEMETUS

COUNTRYWIDE HOME LOANS, INC.

DATE: 08/15/2003
 BORROWER: CHANDRA JOSEPH-LACET
 CASE #:
 LOAN #: 33977226
 PROPERTY ADDRESS: 76 BLUE HILLS PKWY
 MILTON, MA 02186

BRANCH #3000328
 670 DERRY STREET
 MIDDLEBURY, VT 05750-1000
 (802) 250-5430
 R: Fax No.: (802) 250-5431

SCHEDULE OF REAL ESTATE OWNED

Page 1 of 1

PROPERTY	TYPE OF MORTGAGE	ACQUISITION DATE	ACQUISITION COST	% OF OWNERSHIP	MARKET VALUE	STATUS	PROPERTY TYPE	PENDING SALE
76 CEDAR ST MILTON, MA 02186	CONV	07/12/2003	267400	100	882000	R	2 UT	NO
1st MORTGAGE		LENDER		ACCOUNT NO.	TYPE	BALANCE	% OF LIABILITY	LIABILITY
2nd LIEN								
3rd LIEN								
RENTAL INCOME	VACANCY ALLOWANCE	TAXES	PMI	HAZARD	DUES	UTILITIES	P-F-I	NET RENTAL INCOME
2800.00	25%	1930.00	142.88	0.00	82.17	0.00	2145	100.00
1st MORTGAGE		LENDER		ACCOUNT NO.	TYPE	BALANCE	% OF LIABILITY	LIABILITY
2nd LIEN								
3rd LIEN								
RENTAL INCOME	VACANCY ALLOWANCE	TAXES	PMI	HAZARD	DUES	UTILITIES	P-F-I	NET RENTAL INCOME
TOTALS	MARKET VALUE	BALANCE	GROSS RENTAL INCOME	P-F-I	TAXES/INS/MAINT/REPAIRS			NET RENTAL INCOME
	882000	267400	2600	2145	225			-450

Signature: *Chandra Joseph-Lacet* Date: 8/17/03 Signature: _____ Date: _____
 Signature: _____ Date: _____ Signature: _____ Date: _____

FHA MORTGAGORS ONLY: I hereby certify, under penalty of U.S. Criminal Code, Section 1010, Title 18, U.S.C., that I have included in this schedule all the properties I own and/or have under contract, and that the above figures are true and correct and are submitted for the purpose of obtaining mortgage insurance under the National Housing Act.

NOTE: FHA mortgagees who are purchasing or refinancing a rental property and whose total ownership and contracts to purchase residential properties exceed six units, must submit a map showing the location of these properties if all or more are located in the same city/suburban area.

* Vacancy allowance for FHA loans must be at least 5% of rent. Check with local HUD office. / Conv loans: 25%.

FHA/VA/CONV
 Schedule of Real Estate Owned
 200511/5 (08/01)



* 2 3 9 3 1 *



* 0 8 2 8 7 7 2 2 6 * A * * 2 C 0 6 5 *

September 2, 2008

**Countrywide®****HOME LOANS**

COUNTRYWIDE BANK, FSB
OFFICE OF THE PRESIDENT
6400 LEGACY DRIVE, PTX-320
PLANO, TX 75024

Mr. Jovan J. Lacet
Law Offices of Jovan J. Lacet
76 Blue Hills Parkway
Milton, MA 02186

RE: Countrywide Loan Number 030784188 and 033977226

Dear Mr. Lacet:

Your correspondence dated August 18, 2008, regarding the reference Countrywide loans was referred to me in the Office of the President for review and response. This office was established to address customer-sensitive issues and develop strategies to improve our process. As such, we thank you for bringing Mrs. Joseph-Lacet's concerns to our attention.

Our records indicate that Mrs. Joseph-Lacet applied for a cash out refinance transaction on June 3, 2003, for the property located at 30 Cedar Street, Mattapan, MA 02126, Countrywide loan number 030784188. Per the loan application, Mrs. Joseph-Lacet opted for a non conforming 15-year fixed rate loan in order to refinance her primary residence. The interest rate was disclosed as 5.50% with a loan amount of \$267,400.00. Subsequently, the loan application disclosures were mailed and the loan closed and funded with Ms. Joseph-Lacet receiving approximately \$30,772.14 of the proceeds at funding. Our record further reflect that on July 15, 2003, Mrs. Joseph-Lacet applied for another owner-occupied purchase loan, Countrywide loan number 033977226, for the property located at 76 Blue Hills Parkway, Milton, MA 02186. Once again, the loan application disclosures were mailed disclosing the terms and conditions with the loan closing and funding on August 19, 2003.

After thoroughly reviewing the loan files, we find no evidence to support any wrongdoing on Countrywide's part. Per our records, Mrs. Joseph-Lacet was provided with all the loan application disclosures in order to make an educated decision regarding her loan transactions. The interest rate was properly disclosed on both transactions and at no time was your client influenced to take a 15 year loan. In addition, both loan applications were originated and fulfilled through Countrywide and not Full Spectrum Lending as asserted in your correspondence. It is important to note that our review failed to provide any evidence supporting the alleged claims that Countrywide used predatory/deceptive lending practices in connections with the referenced loans. Please be advised that such practices are not tolerated at Countrywide and we have strict policies that prohibit them.

It is also important to note that your client's signatures on the enclosed Loan Application Disclosure Acknowledgements and Uniform Residential Loan Applications confirm that she received, read, understood and agreed to the terms and conditions contained within each document. Therefore, while we value your client's relationship with us, we must respectfully decline your request to refinance your client's existing mortgage loans on the terms and conditions you requested. However, if your client wishes to refinance her existing loans, she may contact our Refinance Department at (866) 439-7631 to see what options are available at this time.

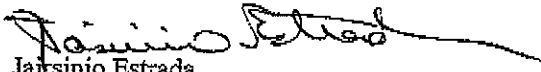
Please be advised that failure to remit timely payments on the referenced loans may adversely affect your client's credit. However, if Mrs. Joseph-Lacet is experiencing difficulties with the monthly payments and needs assistance with the repayment of her Countrywide loans, she may contact our Home Retention Division at (800) 669-6650 for further assistance.

Mr. Jovan J. Lacet
September 2, 2008

Page Two

On behalf of Countrywide, please accept our sincere apologies for any frustration or inconvenience your client may have sustained in connection with this matter. Please be assured that it is never our intention to inconvenience our valued customer and we are truly sorry that we are unable to comply with your client's request.

Sincerely,


Jansinio Estrada
Office of the President

Enclosures



LOAN APPLICATION DISCLOSURE ACKNOWLEDGEMENTS

Loan No.: 3397226Branch Address: Branch 336Borrower: Chandrasekhar Joseph - JosephProperty: 26 Blue Hills Pkwy, Milton, MA 02186620 Depot StNo. Canton, MA 02356

Application Disclosure Handbook

I/We acknowledge receipt of the Application Disclosure Handbook and further acknowledge the following:

Affiliated Business Arrangement Disclosure Statement

I/We have read the Affiliated Business Arrangement Disclosure Statement. I/We understand that the Lender is referring me/us to purchase settlement services from providers with which it is affiliated and may receive a financial or other benefit as a result of this referral.

Servicing Transfer Disclosure

I/We acknowledge receipt of the Servicing Transfer Disclosure and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgement is a required part of the mortgage loan application.

Hazard Insurance Requirements

I/We acknowledge receipt of the Hazard Insurance Requirements and understand that I/we may obtain property insurance from any insurance company that meets the Lender's requirements.

Mortgage Insurance Requirements

If I applied for a loan that requires mortgage insurance, I/we acknowledge receipt of the Mortgage Insurance Requirements and understand that I/we have options on the type of mortgage insurance (MI) available to me/us if the loan for which I/we apply requires it. I/We understand that MI is not available for all types of loans. I/We select the following MI option (please check one):

- ☐ Monthly Tax Advantage Mortgage Insurance ("TAMI")
☐ One-Time Tax Advantage Mortgage Insurance
☐ Traditional Borrower-Paid Mortgage Insurance ("BPMI")

Notice to Applicant Regarding Title Company and Closing Agent

I/We acknowledge receipt of the Title Company and Closing Agent Notice and select the following option (please check one):

- ☐ Agree to allow Countrywide to order title.
☐ Choose to select the following closing agent:

Name: Paul PlachmanAddress: 9 Mcmaxwell PkwyCity: PandolphState: MAZip: 02368

Title Company: _____

Notice to IRS Disclosure

I/We acknowledge receipt of the Notice IRS Disclosure and understand the information explained in the piece. I/We certify that the tax returns submitted to Countrywide are exact duplicates of those submitted to the IRS. I/We give my/our express consent to Countrywide to communicate with the IRS concerning any discrepancies and to give the IRS copies of the tax returns which I/we submitted to Countrywide.

Consumer Handbook on Adjustable Rate Mortgages

If I applied for an Adjustable Rate Mortgage, I/we acknowledge receipt of a copy of the booklet titled "Consumer Handbook on Adjustable Rate Mortgages" in my application package.

Home Equity Loans

If I applied for a Home Equity Line of Credit, I/we have received a copy of the brochure titled, "When Your Home is on the Line: What You Should Know About Home Equity Lines of Credit" in my application package.

Please Note: All Applicants who are included on the Home Loan application are required to sign below.

Chandrasekhar Joseph - Joseph
Applicant Signature

7/21/03
Date

Applicant Signature

Date

Applicant Signature

Date

Applicant Signature

Date

For branch use only

I certify that the above items were:

☐ Hand delivered

☐ Mailed to the Applicant(s) on:

Date 7/16/03

Lender Representative: [Signature]

2 - PART FILE COPY WITH ORIGINAL SIGNATURE